

**America's Health
Insurance Plans**

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August 26, 2009

Representative Barb Byrum
124 North Capitol
P.O. Box 30014
Lansing, MI 48909-7514

Re: H.B. 5235 – Minimum Standards for Medicare Supplement Insurance – SUPPORT

Dear Representative Byrum:

I am writing today on behalf of America's Health Insurance Plans (AHIP) to voice our support for the proposed amendments to Michigan's minimum standards for Medicare supplement insurance outlined in H.B. 5235 (2009), as amended to incorporate the changes noted in the Office of Financial and Insurance Regulation's August 25, 2009, memorandum. AHIP is a national association representing approximately 1,300 health insurance plans that provide health insurance coverage to more than 200 million Americans. Our members offer a broad range of health insurance products in the commercial marketplace, including Medicare supplement, and also have demonstrated a strong commitment to participation in public programs.

AHIP member companies appreciate the efforts of the Michigan House Committee on Insurance to revise the state's standard for Medicare supplement insurance consistent with the *2008 National Association of Insurance Commissioners (NAIC) Medicare Supplement Insurance Minimum Standards Model Regulation*, which was updated to conform to the federal statutory changes made by the Medicare Improvements for Patients and Providers Act (MIPPA). As you know, the timelines with which these provisions must take effect and the consistency with the NAIC Model Regulation are essential to ensuring that Medicare supplement products continue to be available to thousands of Michigan seniors.

We commend your leadership and the Committee's commitment on this important issue. We also want to thank you for considering our earlier feedback, including the comments we provided in our June 8, 2009, correspondence. If you have any questions, please do not hesitate to contact me at r Ramsay@ahip.org or (202) 778-3230.

Sincerely,

Rick Ramsay
Vice President